REMARKS

Claims 1 - 8 are pending in this application. By this Amendment, the specification is amended and claims 1 and 5 are amended. The abstract is also amended. No new subject matter is added. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Scott M. Schulte

Registration No. 44,325

JAO:SMS/jtp

Attachment:

Abstract

Date: September 21, 2006

OLIFF & BERRIDGE, PLC P.O. Box 19928 Alexandria, Virginia 22320 Telephone: (703) 836-6400 DEPOSIT ACCOUNT USE
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